

Fill in this information to identify the case:

Debtor 1 SHAD ALLEN ERVIN
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
Case number 2:19-bk-57037

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 3

Last four digits of any number you 2772
use to identify the debtor's account:

Date of payment change: 11/01/2024

Must be at least 21 days after date of
this notice

New total payment: \$1,804.82
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 592.82 **New escrow payment:** \$ 604.62

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor1 SHAD ALLEN ERVIN
First Name Middle Name Last Name

Case number (if known) 2:19-bk-57037

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Patrick Hruby
Signature

Date 09/23/2024

Print: Patrick Hruby (0085107)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email OHBKR@Brockandscott.com

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

IN RE:
SHAD ALLEN ERVIN
DEBTOR

CASE NO. 2:19-BK-57037
CHAPTER 13
JUDGE: MINA NAMI KHORRAMI

CERTIFICATE OF SERVICE

I hereby certify that on this day a copy of the foregoing Notice of Mortgage Payment Change was served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by first class mail addressed to:

SHAD ALLEN ERVIN
416 CO. RD 142 NORTH
WEST MANSFIELD, OH 43358

September 23, 2024

/s/Patrick Hruby
Patrick Hruby, OH Bar No. 85107
Mark Dierks, OH Bar No. 40668
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: OHBKR@brockandscott.com

Escrow Account Disclosure Statement

Account Information

SHAD A ERVIN
416 COUNTY ROAD 142 N
W MANSFIELD OH 43358-9557

Loan Number: [REDACTED]
Property Address: 416 COUNTY RD 142 N
W MANSFIELD OH 43358

Statement Date: 09/17/2024
Current Payment Amount: \$1,793.02

New Payment Amount: \$1,804.82
New Payment Effective Date: 11/01/2024

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$312.11. A surplus check in the amount of \$312.11 to be printed and mailed in a separate document.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current. Once your account is current, it is your responsibility to contact Freedom Customer Care at (855) 690-5900 to request the release of any surplus when the status of your account changes.

Projected Minimum Balance	\$1,258.37
- Required Minimum Balance	\$946.26
Surplus	\$312.11

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART 1 Your Mortgage Payment

Payment information beginning with your 11/01/2024 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$1,200.20	\$1,200.20
Escrow Payment:	\$592.82	\$604.62
Total Payment:	\$1,793.02	\$1,804.82

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

PART2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$2,625.53				Beginning Balance	(\$2,279.69)
Nov 2023	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$3,083.26	Nov 2023	\$0.00	\$135.09	FHA MORTGAGE INSURANCE	(\$2,414.78)
Dec 2023	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$3,540.99	Dec 2023	\$581.57	\$135.09		(\$1,968.30)
Jan 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$3,998.72	Jan 2024	\$1,163.14	\$135.09 *		(\$940.25)
Jan 2024	\$0.00	\$0.00		\$3,998.72	Jan 2024	\$0.00	\$1,927.57	COUNTY TAX	(\$2,867.82)
Feb 2024	\$592.82	\$1,589.21	FORCED PLACE HO	\$3,002.33	Feb 2024	\$939.30	\$135.09 *		(\$2,063.61)
Feb 2024	\$0.00	\$135.09	FHA MORTGAGE INSURANCE	\$2,867.24	Feb 2024	\$0.00	\$0.00		(\$2,063.61)
Feb 2024	\$0.00	\$1,951.78	COUNTY TAX	\$915.46	Feb 2024	\$0.00	\$0.00		(\$2,063.61)
Mar 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$1,373.19	Mar 2024	\$1,163.14	\$135.09		(\$1,035.56)
Apr 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$1,830.92	Apr 2024	\$1,174.39	\$131.49 *		\$7.34
Apr 2024	\$0.00	\$0.00		\$1,830.92	Apr 2024	\$0.00	\$1,822.45	FORCED PLACE HO	(\$1,815.11)
May 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$2,288.65	May 2024	\$592.82	\$131.49 *		(\$1,353.78)
Jun 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$2,746.38	Jun 2024	\$1,185.64	\$131.49 *		(\$299.63)
Jun 2024	\$0.00	\$0.00		\$2,746.38	Jun 2024	\$0.00	\$1,927.57	COUNTY TAX	(\$2,227.20)
Jul 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$3,204.11	Jul 2024	\$592.82	\$131.49 *		(\$1,765.87)
Jul 2024	\$0.00	\$1,951.78	COUNTY TAX	\$1,252.33	Jul 2024	\$0.00	\$0.00		(\$1,765.87)
Aug 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$1,710.06	Aug 2024	\$1,185.64	\$131.49 *		(\$711.72)
Sep 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$2,167.79	Sep 2024	\$0.00	\$131.49 *	E FHA MORTGAGE INSURANCE	(\$843.21)
Oct 2024	\$592.82	\$135.09	FHA MORTGAGE INSURANCE	\$2,625.52	Oct 2024	\$0.00	\$0.00	E	(\$843.21)
Total	\$7,113.84	\$7,113.85			Total	\$8,578.46	\$7,141.98		

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER: [REDACTED]

(This section intentionally left blank)

SHAD A ERVIN
416 COUNTY ROAD 142 N
W MANSFIELD OH 43358-9557

Loan Number:
Property Address: 416 COUNTY RD 142 N
W MANSFIELD OH 43358

Statement Date: 09/17/2024
Current Payment Amount: \$1,793.02

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New Payment Effective Date: 11/01/2024

PART

3

Expected Escrow Payments over the next 12 Months

FORCED PLACE H	\$1,822.45	Freedom expects to pay \$7,255.47 over the next 12 months. Here's how to calculate your new monthly escrow payment:
FHA MORTGAGE INSURANCE	\$1,577.88	
COUNTY TAX	\$3,855.14	
Total Disbursements	\$7,255.47	
		Total Disbursements: \$7,255.47
		÷ 12 Months: 12
		New Monthly Escrow Payment \$604.62

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$3,115.87	\$2,803.76
Nov 2024	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$3,589.00	\$3,276.89
Dec 2024	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$4,062.13	\$3,750.02
Jan 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$4,535.26	\$4,223.15
Feb 2025	\$604.62	\$1,822.45	FORCED PLACE HO	\$3,317.43	\$3,005.32
Feb 2025	\$0.00	\$131.49	FHA MORTGAGE INSURANCE	\$3,185.94	\$2,873.83
Feb 2025	\$0.00	\$1,927.57	COUNTY TAX	\$1,258.37	\$946.26 *
Mar 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$1,731.50	\$1,419.39
Apr 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$2,204.63	\$1,892.52
May 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$2,677.76	\$2,365.65
Jun 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$3,150.89	\$2,838.78
Jul 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$3,624.02	\$3,311.91
Jul 2025	\$0.00	\$1,927.57	COUNTY TAX	\$1,696.45	\$1,384.34
Aug 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$2,169.58	\$1,857.47
Sep 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$2,642.71	\$2,330.60
Oct 2025	\$604.62	\$131.49	FHA MORTGAGE INSURANCE	\$3,115.84	\$2,803.73
\$7,255.44		\$7,255.47			

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$312.11. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.



PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Escrow Account Disclosure Statement

Account Information

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Property Address: 416 COUNTY RD 142 N
W MANSFIELD OH 43358

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[REDACTED]
SHAD A ERVIN
416 COUNTY ROAD 142 N
W MANSFIELD OH 43358-9557

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

LOAN NUMBER: [REDACTED]